



Order Filed on December 23, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c) RAS Citron, LLC 130 Clinton Road, Suite 202 Fairfield, NJ 07004 Telephone Number: 973-575-0707 Attorneys For Secured Creditor
Shauna Deluca, Esq. (SD-8248)
In Re: Norbey M Pareja, Debtor.

Case No.: 16-18469-VFP

Chapter: 13

Judge: Vincent F. Papalia

**CONSENT ORDER REGARDING TREATMENT OF POST-PETITION ARREARS
PURSUANT TO FORBEARANCE AGREEMENT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: December 23, 2020



Honorable Vincent F. Papalia
United States Bankruptcy Judge

THIS MATTER having come before the Court on the Debtor's Request to Forbear Mortgage Payments, by and through her counsel, Christine F. Curran, and Nationstar Mortgage LLC d/b/a Mr. Cooper ("Secured Creditor") the Secured Creditor on the Debtor's real property located at 2109 Peer Place, Denville Township, New Jersey 07834 (the "Property"), represented by RAS Citron, LLC, and the parties agreeing to the entry of this Order resolving repayment of forborne mortgage payments, and for good cause shown; it is ORDERED AND DECREED as follows:

1. Secured Creditor filed its Proof of Claim on July 19, 2016 as Claim 10-1. Pursuant to the Proof of Claim, the pre-petition arrears owed Secured Creditor are \$23,402.20.
2. On or about May 7, 2020, Secured Creditor filed a Notice of Debtor's Request for Mortgage Forbearance Due to the Covid-19 Pandemic (*See* Docket No. 55). Pursuant to the Notice of Request for Mortgage Forbearance, the parties agreed to forbear post-petition obligations that would come due for one-hundred eighty (180) days from April 1, 2020 through and including September 1, 2020.
3. As of December 3, 2020, the current post-petition default which has resulted as a result of the Forbearance Agreement includes the June 1, 2020 through and including the December 1, 2020 payment, less \$1,369.52 in suspense, for a total of \$13,181.38.
4. The amount of \$13,181.38 shall be capitalized into the Debtor's Chapter 13 Plan and paid to Secured Creditor by the Chapter 13 Trustee in addition to the amount set forth on Secured Creditor's timely filed Proof of Claim. Debtor must file a Modified Plan within fourteen (14) days of the entry of this Order. The Debtor's monthly payment to the Chapter 13 Trustee will be modified to an amount necessary to appropriately fund the Plan in accordance with this Order.
5. The Debtor shall commence ongoing post-petition payments in the amount of \$2,078.70 directly to Secured Creditor commencing on January 1, 2021. This amount is subject to change based on escrow and/or interest rate adjustments.
6. Secured Creditor shall retain its first mortgage lien on the Property and none of its rights are being modified.
7. The parties agree that this Consent Order in no way alters, amends, or invalidates any applicable bankruptcy remedies afforded to them.
8. Facsimile signatures shall be valid as original signatures and this Consent Order may be executed in counterparts.
9. This order shall be incorporated in and become part of any Order Confirming Plan in the herein matter.

The undersigned hereby consent to the form and entry of the foregoing order.



Christine F. Curran, Esq.

Attorney for Debtor

Date: 12/14/2020

/s/ Shauna M. Deluca

Shauna M. Deluca Esq.

Attorney for Secured Creditor

Date: December 4, 2020